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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Kyle LEMONS et al.

Serial No.:

09/671.422

Filing Date:

September 27, 2000

For:

SYSTEM AND METHOD FOR DELIVERING

FINANCIAL SERVICES

Examiner:

To Be Assigned

Art Unit:

Unknown

Honorable Assistant Commissioner of Patents Washington, DC 20231

## INFORMATION DISCLOSURE STATEMENT

SIR:

Pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form-PTO 1449.

This Information Disclosure Statement is being submitted prior to the mailing of a first Office Action in this application, therefore, no certification or fee is required (37 C.F. § 1.97b(3)). However, the Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. 1.16 or 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. 50-1458. A duplicate of this sheet is attached for that purpose.

It is respectfully requested that the references listed on the attached form be expressly considered by the Examiner and be made of record in the application and appear among the "References Cited" on any patent to issue therefrom.

Respectfully submitted,

Date: \_ 1/19/01

By: John M/Harrington (Reg. No. 25,592) for George T. Marcou (Reg. No. 33,014)

KILPATRICK STOCKTON LLP Suite 800, 700 13th Street, N.W. Washington, DC 20005 (202) 508-5800 T0091-180148 WILLBOI-868419.1

Please ty	oe a plus sign (+) inside	•	tion Act of 1999		9 2001	U.B. Patent and Tr	PTO/SB/08A (08-0 Approfer use through 10/31/2002. OMB 0651-003 ademark. Office: U.S. DEPARTMENT OF COMMERC no furnation unless it contains a valid OMB control numb
Substitu	Substitute for form 1449A/PTO				Complete if Known		
				MADE	Applic	ation Number	09/671,422
	DRMATION				Filing Date		September 27, 2000
STATEMENT BY APPLICANT						amed Inventor	Kyle LEMONS et al.
					Group	Art Unit	Unknown
(use as many sheets as necessary)						ner Name	Unknown
Sheet	1	of	1		Attorne	ey Docket Number	CITI0186

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			U.S. PATENT DOCUM	MENTS	
Exeminer Initials *	Cite No.	U.S. Petent 0 ocument  Number Kind Code <sup>2</sup> (If known)		Oate of Publication of Cited Document MM-D0-YYYY	Pages, Columns, Lines, Where Relevant Pesseges or Relevant Figures Appear
	1.	5,933,815	Zeanah et al.	08/03/99	
	2.	5,559,958	Farrand et al.	09/24/96	
	3.	5,604,904	Kini	02/18/97	
	4.	5,913,037	Spofford et al.	06/15/99	
	5.	5,958,009	Friedrich et al.	09/28/99	
	6.	5,958,010	Agarwal et al.	09/28/99	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No.1	Fore	eign Patent Doo	cument	Name of Patentee	Date of Publication of	Pages, Columns, Lines, Where Relevant	T <sub>e</sub>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)	or Applicant of Cited Document	Cited Document MM-DD-YYYY	Passages or Relevant Figures Appear	
	1.	Japan	9298543		Akihiro	11/18/97	Abstract only	
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Examiner Signature	/Richard Weisherger/	Date Considered	03/27/2008	

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> Sea attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code. WIPPO Standards 73.3, <sup>3</sup> For Japanese plant documents, the indication of the year of the rignor on the Emperor number of the patent document. <sup>3</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 10 if possible. <sup>4</sup> Applicant is to place a check mark hee It English in Janguage Translation is attached.

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## EXPRESS MAIL CERTIFICATE

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Type of Document(s):

Information Disclosure Statement;

Form PTO-1449, Information Disclosure

Statement by Applicant(s) with cited

references; and Return postcard

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09/671,422

Date Filed:

September 27, 2000

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Catherine A. Johnson

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